

**MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT  
DIVISION OF CREDIT UNIONS**

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**Goals for 2004 - 2005**

- 1. Review and revise credit union law and regulation to effectively and efficiently supervise Missouri state chartered credit unions maintaining safety and soundness without excessive regulatory burden.**
- 2. Pursue a seamless regulatory environment for credit unions operating across state lines by working closely with the National Association of State Credit Union Supervisors and other states.**
- 3. Provide lower cost regulatory services than our federal counterparts by pricing our assessments fees below those of the federal agency.**
- 4. The Division's management and examiners will be easily and promptly accessible to its stakeholder credit unions.**
- 5. The Division will be visible and engaged at trade association meetings at the state and national levels.**
- 6. The Division will actively communicate with Missouri credit unions through publishing a quarterly newsletter, periodic bulletins, periodic meetings with credit unions and conducting an annual performance survey.**
- 7. Greater than 90% of credit union assets will remain as Missouri chartered credit unions.**
- 8. Troubled credit unions will not exceed six at any given time.**
- 9. Troubled credit unions will not remain in a troubled status beyond eighteen months.**
- 10. Work effectively with the share insurer to reduce regulatory burden and enhance the safety, soundness, and viability of Missouri chartered credit unions.**